

Information to identify the case:

Debtor 1	Annmaria Loris	Social Security number or ITIN xxx-xx-0856
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 22-20209-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Annmaria Loris
aka Annmaria Johnson, aka Annmaria
Lamanna, aka Annmaria Currin

8/10/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Annamaria Loris
Debtor

Case No. 22-20209-GLT
Chapter 7

District/off: 0315-2
Date Rcvd: Aug 10, 2022

User: auto
Form ID: 318

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2022:

Recip ID	Recipient Name and Address
db	+ Annamaria Loris, 1332 Foxboro Drive, Monroeville, PA 15146-4441
cr	+ Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016
cr	+ Township of Scott, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
cr	+ Twp of Collier & Chartiers Valley School District, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
15451406	+ AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
15451408	Continental Finance Company, 4550 New Linden Road, Wilmington, DE 19808
15483933	+ Edna Roach, 502 Chalfont, Pittsburgh, PA 15210-1400
15451412	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court; IC System Collections, PO Box 64378, Saint Paul, MN 55164
15483934	+ Kameela Roach, 200 Gilliland Place, Pittsburgh, PA 15202-3817
15460845	+ KeyBank N.A. as s/b/m to First Niagara Bank N.A., 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
15471913	KeyBank National Association, attn: Charles Benjamin, POB 74713, Cleveland, OH 44194-4713
15451415	Patrick J. Wesner, Esq., Parker McCay PA, 90000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054
15479832	+ Township of Scott, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110 Pittsburgh, Pa 15219-1753
15479835	+ Twp. of Collier and Chartiers Valley School Dist., c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110 Pittsburgh, PA 15219-1753

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Aug 11 2022 03:43:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Aug 11 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2022 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 11 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2022 23:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 11 2022 03:43:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	Borough of Carnegie, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh,

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			PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	Chartiers Valley School District, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	City & School District of Pittsburgh, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	County of Allegheny, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ EDI: RECOVERYCORP.COM	Aug 11 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 10 2022 23:46:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 10 2022 23:46:00	Pittsburgh Water & Sewer Authority, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15456909	Email/PDF: bncnotices@becket-lee.com	Aug 10 2022 23:49:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15479837	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	Borough of Carnegie, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15453488	Email/PDF: resurgentbknotifications@resurgent.com	Aug 10 2022 23:49:13	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15457168	EDI: CAPITALONE.COM	Aug 11 2022 03:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15479783	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15451407	+ Email/Text: bankrupt@choicerecovery.com	Aug 10 2022 23:46:00	Choice Recovery, Inc., 1105 Schrock Road, Suite 700, Columbus, OH 43229-1168
15479840	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	City & School District of Pittsburgh, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15479781	+ Email/Text: ebnjts@grblaw.com	Aug 10 2022 23:46:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15451409	+ EDI: CCUSA.COM	Aug 11 2022 03:43:00	Credit Collection, 16 Distributors Dr., Suite 1, Morgantown, WV 26501-7209
15471198	+ Email/Text: jdryer@bernsteinlaw.com	Aug 10 2022 23:46:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15451410	+ EDI: AMINFOFP.COM	Aug 11 2022 03:43:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
15451411	+ Email/Text: bankruptcy@huntington.com	Aug 10 2022 23:47:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15451412	EDI: LCIICSYSTEM	Aug 11 2022 03:43:00	IC System Collections, PO Box 64378, Saint Paul, MN 55164
15451413	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 10 2022 23:47:00	Key Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338

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15453370	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 10 2022 23:47:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15454328	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 10 2022 23:49:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15451414	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 10 2022 23:46:00	NP191, LLC, C/O Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15472728	^ MEBN	Aug 10 2022 23:42:13	NP191, LLC, c/o Planet Home Lending, LLC, 321 Research Parkway, Meriden, CT 06450-8301
15483935	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2022 23:46:00	PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45302
15454130	+ Email/Text: ebnpeoples@grblaw.com	Aug 10 2022 23:46:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15466400	+ Email/Text: ebnpwsa@grblaw.com	Aug 10 2022 23:46:00	Pittsburgh Water & Sewer Authority, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15464919	+ EDI: JEFFERSONCAP.COM	Aug 11 2022 03:43:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15470823	EDI: Q3G.COM	Aug 11 2022 03:43:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15451416	+ EDI: RMSC.COM	Aug 11 2022 03:43:00	Synchrony Bank/JC Penney, PO Box 965007, Orlando, FL 32896-5007
15452529	+ EDI: RMSC.COM	Aug 11 2022 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15454171	+ Email/Text: bankruptcy@huntington.com	Aug 10 2022 23:47:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15486449	^ MEBN	Aug 10 2022 23:41:58	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15451417	+ EDI: VERIZONCOMB.COM	Aug 11 2022 03:43:00	Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225
15451418	+ EDI: VERIZONCOMB.COM	Aug 11 2022 03:43:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
res		Kameela Roach
cr		KeyBank, NA, s/b/m First Niagara Bank, NA
cr		NP191, LLC
aty	*+	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2022 at the address(es) listed below:

Name	Email Address
Bianca M. DiNardo	on behalf of Respondent Kameela Roach biancad@goodrichandgeist.com
Brian Nicholas	on behalf of Creditor KeyBank NA, s/b/m First Niagara Bank, NA bnicholas@kmllawgroup.com
Brian E. Caine	on behalf of Creditor NP191 LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian M. Kile	on behalf of Creditor Key Bank N.A. bkile@grenenbirsic.com, mcupec@grenenbirsic.com;lstanger@grenenbirsic.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Carnegie jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Twp of Collier & Chartiers Valley School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of Scott jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com
Joshua P Geist	on behalf of Respondent Kameela Roach josh@goodrichandgeist.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Samuel M. DiFatta	on behalf of Debtor Annamaria Loris difatta1015@comcast.net richard.gainey@comcast.net;difattasr89351@notify.bestcase.com

TOTAL: 18